

EXHIBIT B



Notice of Sale of Repossessed Property and Explanation of
the Calculation of Surplus or Deficiency

JAMES ZARONSKY
130 SUGAR PINE LN
NEW STANTON, PA 15672

Date: October 19, 2014

Re: Sale of Repossessed Property: 2008, PONTIAC, G6-V6, 1G2ZG57N184246422
Account Number 7850158001, at Wells Fargo

Dear JAMES ZARONSKY,

Consistent with our previous notice to you, Wells Fargo Dealer Services has sold the above-described property on October 14, 2014.

The proceeds of the sale have been applied to your account. This letter explains how we applied the proceeds of sale and any other credits to your account, recovered allowable expenses, and calculated the amount that will be refunded to you if there is a surplus (surplus) or the amount that you will still owe (deficiency), as shown below, as of the date of this letter.

A. Aggregate amount of obligations secured as of August 17, 2014, the date repossession (Includes current principal balance due and finance charges accrued as of the date of repossession)	\$7,781.77
B. Accrued finance charges, late fees and charges not included in "A," as of the date of this letter	\$70.62
C. Less rebate of unearned finance charges or credit service charge, if any	\$0.00
D. Subtotal ("A" plus "B" minus "C")	\$7,852.39
E. Gross Proceeds from disposition or sale	\$3,900.00
F. Balance remaining after applying sale proceeds ("D" minus "E")	\$3,952.39
G. Costs of repossession	\$350.00
H. Storage expenses	\$0.00
I. Costs of preparation and sale	\$562.50
J. Attorney's Fees/Legal Expenses, as permitted by law	\$0.00
K. Subtotal of Costs of Repossession and Sale ("G" plus "H" plus "I" plus "J")	\$912.50
L. Credits not included in "A," including insurance and other rebates, if any	\$780.54
M. Amount of Deficiency or (Surplus) After Sale ("F" Plus "K" minus "L")**	\$4,084.35
Deficiency Balance You Must Pay or (Surplus) to be Paid to You	\$4,084.35

**Future debits, credits, charges, including additional credit service charges, finance charges or interest, rebates, refunds and expenses may affect the amount of the (Surplus) or Deficiency Balance.

If you reside in Maryland and we sold your vehicle at private sale, a copy of the collateral condition report with information about the sale is attached and is incorporated into this notice by reference.

If this letter indicates that you owe a deficiency, please contact our office at **1-800-752-8533** Monday through Friday, between 8:00 a.m. and 8:00 p.m. Pacific Time to make satisfactory arrangements to pay the **Deficiency Balance You Must Pay**.

The **Surplus to be Paid to You** will be forwarded separately. Future credits including rebates and refunds, if applicable and if owed to you in addition to the (Surplus) calculated in this letter, will be forwarded upon receipt.

IF THIS LETTER INDICATES THAT YOU OWE A DEFICIENCY BALANCE, THEN IT IS AN ATTEMPT BY WELLS FARGO DEALER SERVICES TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Any payment should be directed to:

**Wells Fargo Dealer Services
PO Box 25341
Santa Ana, CA 92799**

Any notice or inquiry should be directed to:

**Wells Fargo Dealer Services
PO Box 3599
Rancho Cucamonga, CA 91729
Telephone: 1-800-752-8533**

Wells Fargo Dealer Services



Notice of Sale of Repossessed Property and Explanation of
the Calculation of Surplus or Deficiency

LINDA B ZARONSKY
130 SUGAR PINE LN
NEW STANTON, PA 15672

Date: October 19, 2014

Re: Sale of Repossessed Property: 2008, PONTIAC, G6-V6, 1G2ZG57N184246422
Account Number 7850158001, at Wells Fargo

Dear LINDA B ZARONSKY,

Consistent with our previous notice to you, Wells Fargo Dealer Services has sold the above-described property on October 14, 2014.

The proceeds of the sale have been applied to your account. This letter explains how we applied the proceeds of sale and any other credits to your account, recovered allowable expenses, and calculated the amount that will be refunded to you if there is a surplus (surplus) or the amount that you will still owe (deficiency), as shown below, as of the date of this letter.

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